

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)	: Rutherford, Bruce et al.	Customer No.	: 21003
Serial No.	: 10/560,192	Confirmation #	: 2921
Filed	: 10/29/2007	Group Art Unit	: 3685
Examiner	: WINTER, John M.		
For	: Customer Authentication in E-Commerce Transactions		

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is in response to the Office Action dated February 9, 2011. Applicants further submit a request for a one-month extension of time, along with the required fee.

Amendments to the Claims begin on page 2.

Remarks begin on page 9.